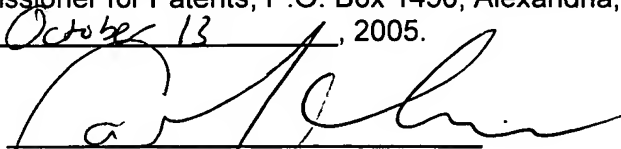


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF FIRST CLASS MAILING

I hereby certify that this correspondence is being deposited in the United States Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on

October 13, 2005.


Caroline G. Chiccone
Reg. No. 38,198

In re application of:
Kasten

Serial No.: 10/081,438

Filed: February 22, 2002

For: SYSTEM AND METHOD OF
RATING A FINANCIAL
INVESTMENT

Examiner: Agwumezie

Group Art Unit: 3621

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE A

In response to the Office Action mailed July 19, 2005, the above-referenced application has been amended as reflected herein.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.